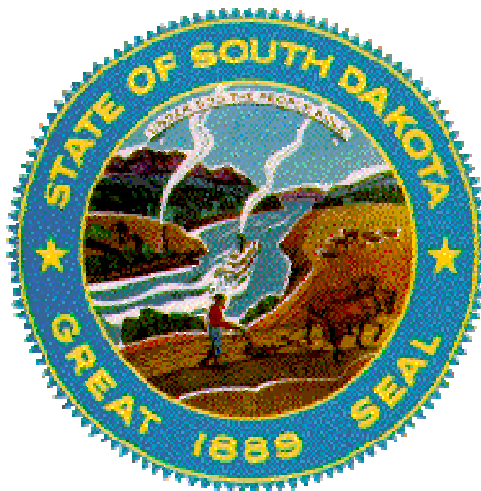


Cramming may occur in many forms and is often hard to detect unless you carefully review your telephone bill every month. The following are examples of possible cramming charges:

- ♦ Charges for services that were not requested or authorized;
- ♦ Charges for services listed in general terms – such as
 - service fees
 - service charges
 - other fees
 - voice mail
 - mail server
 - calling plan
 - psychic subscription
 - sportsline
- ♦ Charges that are added to your billing without a clear explanation of the service such as “monthly fee” or “minimum monthly usage fee.”

Such charges may be for legitimate services, but only if you have authorized or requested them.



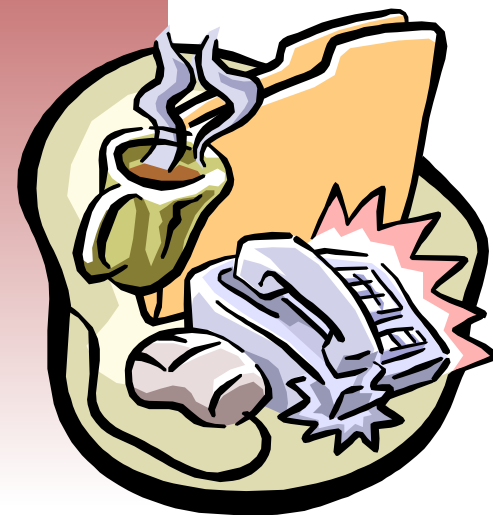
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**South Dakota
Public Utilities Commission**

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Cramming



**unauthorized,
misleading, or
deceptive charges on
your telephone bill**

Protection Tips

- ♦ Carefully review your billing **every** month.
- ♦ Ask yourself the following questions as you review your billing:
 - “Do I recognize the names of all the companies listed on my bill?”
 - “What services were provided by the companies which are listed?”
 - “Does the bill include charges for calls I did not place and services I did not authorize?”
 - “Are the rates charged by each company consistent with the rates the company quoted me?”
- ♦ Keep in mind that you may sometimes be billed for a call you placed or a service you used – but the description listed on the billing may be unclear. If you don’t what service was provided, ask the company to explain the service before paying the bill.
- ♦ The cost of small, incorrect charges adds up over time. Make sure you know what service was provided. Crammers often try to go undetected by charging \$2 or \$3 charges to thousands of customers.
- ♦ Keep a record of the services you authorized and used – - including calls placed to 900 numbers and other types of information services. These records can be helpful when billing descriptions are unclear.
- ♦ Carefully read all forms and promotional materials – - including all of the fine print — before signing up for services. Frequently crammers try to hide their subscription by offering unrelated services or offers.

Contact the Public Utilities Commission if you question any of the charges on your billing.

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